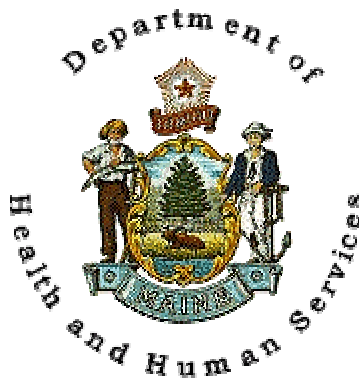


A Guide to Prescription Drug Assistance in Maine



OCTOBER 2004

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Introduction

Many seniors and younger adults with disabilities need prescription medication to stay healthy. However, the high cost of these helpful life-saving drugs makes it hard for people, especially those with low or fixed incomes, to afford them.

This booklet is a guide for older people and adults with disabilities who need help paying for prescription drugs. In addition to information about programs in Maine, other resources such as consumer buying tips and where to get help in your community are included.

If you have questions about paying for health care, you can get help from the State Health Insurance Assistance Program (SHIP). This statewide service provides information and assistance for people who have questions about their health insurance. Counselors can help with Medicare, supplemental insurance (Medigap), Medicare-approved drug discount cards, Medicare Savings Programs, MaineCare and other kinds of health insurance issues. These trained staff will also help with prescription drug assistance application forms and guide you through the application process.

You can talk to a counselor over the phone, at the office, or in your own home. No fees are charged and all information is kept private. An interpreter will be provided if you need one. To get in touch with a counselor, call your local Area Agency on Aging at 1-877-353-3771 or the Legal Services for the Elderly Hotline at 1-800-750-5353.

The Maine Medicare Education Partnership (MMEP) is also interested in helping you with questions about Medicare and MaineCare. You can learn how to spot and report errors, fraud, waste and abuse in the Medicare and MaineCare system. For more information and volunteer opportunities contact MMEP at 1-877-353-3771.

The Bureau of Elder and Adult Services (BEAS) promotes the highest level of independence for elders and adults with disabilities. If you don't find what you need in this guide, call BEAS at 1-800-262-2232 for assistance.

SECTION 1 - PROGRAMS AND BENEFITS

MEDICARE

Does Medicare Cover Any Prescription Drugs?

Medicare pays for prescription drugs while you are in the hospital. With very few exceptions, Medicare does not cover the cost of prescription drugs outside of the hospital. Note: A new Medicare prescription drug benefit, Medicare Part D, will start in 2006.

Medicare is a health insurance program for people age 65 and older, some people with disabilities under age 65 and people with permanent kidney failure. The Centers for Medicare and Medicaid Services is the federal Medicare agency. If you have questions about Medicare benefits call your local Area Agency on Aging or Legal Services for the Elderly.

What About Medicare Supplemental Insurance?

If you have Medicare, you may be able to purchase a private Medicare supplemental insurance policy (also called Medigap) that covers some of the costs of prescription drugs. These policies are more expensive than Medigap policies that do not cover prescription drugs. Whether you should purchase one of the more expensive Medigap plans depends on your ability to pay the monthly premium and the co-payment and the annual cost of your prescription drugs.

Call your local Area Agency on Aging or Legal Services for the Elderly to discuss your Medigap options.

Are There Any Medicare Managed Care Plans (HMOs) In Maine?

Medicare HMO plans have a new name, **Medicare Advantage**. Beneficiaries who enroll in a Medicare Advantage plan often have a choice of plans with prescription drug benefits. **At the time of this printing, there is no Medicare Advantage plan in Maine.** Because this could change in the future, you may want to check with your local Area Agency on Aging or Legal Services for the Elderly from time to time to see if this is an available option.

Can I Get Help From The Medicare-Approved Prescription Drug Discount Card Program?

The Medicare Modernization Act passed by Congress in 2003, adds new prescription drug benefits to Medicare in 2006. In the meantime, the *Medicare Prescription Drug Discount Card and Transitional Assistance Program* gives temporary help until the Medicare drug benefit starts.

You shouldn't drop your current prescription drug coverage for a discount card.

What is a Medicare-Approved Drug Discount Card?

Medicare is contracting with private companies to offer discount cards to help people with Medicare save money on their prescriptions.

These discount cards will have a "Medicare-approved" seal. Enrolling with a card is voluntary.



Who is eligible to purchase a Drug Discount Card?

You are eligible to purchase a Medicare-approved drug discount card if:

- ◆ you are entitled to or enrolled in Medicare Part A **and/or** Part B
- ◆ you do **not** have prescription drug coverage through MaineCare.

When can I enroll?

You can enroll anytime beginning May 2004 through December 31, 2005.

*****You can join only one discount drug card each year.*****

If you choose a card in 2004, you can't switch to another card for the rest of the calendar year. You will be able to choose a different card for 2005 during the annual election period between November 15 and December 31, 2004.

There are four situations that would allow you to change earlier:

- ◆ you permanently move to a state that doesn't offer your discount card,
- ◆ you join or leave a Medicare Advantage plan,
- ◆ you enter or leave a long-term care facility or
- ◆ the private company stops offering your discount card.

What will the discount card cost?

Private companies that offer these cards are allowed to charge you a yearly fee of no more than \$30. No matter when you join a discount card you still have to pay the entire yearly fee.

How much will I save?

The companies will decide which prescriptions will be discounted, and the amount of the price discount for each drug. Only drugs included on the company's discount drug list will be discounted. The estimated savings with these cards are 10-15% on your total prescription costs and as much as 25% on certain drugs.

This means you need to compare each card carefully to choose the one that offers your prescriptions at the best-discounted price. **Keep in mind that a company can change its drug list and the discounted price anytime.**

The discount card cannot be used for drugs covered by Medicare.

Where will I get my prescriptions?

The company will provide you with a pharmacy directory. You must go to a pharmacy listed in their directory to receive your prescription discounts.

How do I choose a drug discount card?

You should compare the costs of your prescriptions with all the discount cards available to make sure you are making the best choice. If you live part-time in another state or travel, you may want to choose a card that covers you nationally.

For more information and help to compare discount drug cards:

Call your local Area Agency on Aging at 1-877-353-3771 or the Legal Services for the Elderly Hotline at 1-800-750-5353.

Visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227).

\$600 Transitional Assistance

If your income is below a certain level, Medicare may pay your annual fee for a Medicare-approved drug discount card and pay up to \$600 in each of 2004 and 2005 toward your prescription costs.

Who is eligible to get \$600 from Medicare to help pay for prescriptions?

You may be able to get \$600 in each of 2004 and 2005 to pay for your prescriptions if:

- you have Medicare Part A and/or Part B, and
- your income is not more than \$12,569 (\$16,862 for a couple), or you are enrolled in a Medicare Savings Program (the state is paying your Medicare Part B Premium).

Income includes money that you receive through retirement benefits from Social Security, Railroad Retirement, the Federal government, or other sources; benefits you receive for a disability or as a Veteran; and any other sources you would report for tax purposes.

You cannot get \$600 from Medicare to help with your prescriptions if you receive prescription drug coverage from any of the following:

- TRICARE for Life
- FEHBP (Federal Employees Health Benefit Plan)
- An employer group health plan or other health insurance coverage (other than a Medicare supplemental policy).

Your savings and other assets are not considered for the \$600 assistance.

How do I apply for the \$600?

Fill out the form and send it to the card company. The company will send your completed form to Medicare. Medicare will see if you qualify for the \$600. If you qualify for the \$600, Medicare will also pay your annual fee for the discount card you choose.

When can I apply for the \$600?

You can apply anytime now through the end of 2004 and you will get the full \$600 if you are eligible. If some of the \$600 is left at the end of the year, and you keep the same card or you change cards during the annual enrollment (November 15 – December 31, 2004), you can use that money in 2005.

If you wait until 2005 to apply for the \$600, you might not get the full amount from Medicare. The chart below shows how much you will get depending on when you join in 2005:

If you join between	You will get
January 1- March 31, 2005	\$600
April 1 – June 30, 2005	\$450
July 1 – September 30, 2005	\$300
October 1 – December 31, 2005	\$150

What happens if I don't get the \$600?

If you apply for the \$600 from Medicare and you are denied, you can appeal. The company will send you a letter explaining how to get a review.

How do I use the \$600 to pay for prescriptions?

If you are approved, the money will be applied to your discount card. Each time you fill a covered prescription you will have to pay 5% or 10% of the cost, depending on your income. The pharmacy will subtract the rest of the prescription cost from the \$600 on your card. You cannot use the \$600 to buy benzodiazepines, over-the-counter drugs and drugs used for cosmetic purposes.

What happens when my \$600 runs out?

When you have used all of your \$600, you can continue to use your discount card to save money on your prescriptions.

For more information about discount drug cards and help to apply for the \$600 Transitional Assistance:

Call your local Area Agency on Aging at 1-877-353-3771 or the Legal Services for the Elderly Hotline at 1-800-750-5353.

Visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227).

Coordination with Low Cost Drugs for the Elderly and Disabled Program (DEL)

The Maine Department of Health and Human Services (DHHS) will automatically enroll you with the **Maine Preferred Drug Discount Card Sponsor** if you are enrolled in the Low Cost Drug for the Elderly and Disabled Program and are eligible for the \$600 Transitional Assistance.

Who is eligible for automatic enrollment with the Maine Preferred Drug Discount Card Sponsor?

You may be automatically enrolled with the Maine Preferred Drug Discount Card Sponsor if you are a DEL Member and are eligible to get \$600 in each of 2004 and 2005 to pay for your prescriptions.

You will be automatically enrolled if you are a DEL member and:

- you have Medicare Part A and/or Part B, and
- your income is not more than \$12,569 (\$16,862 for a couple), or you are enrolled in a Medicare Savings Program (the state is paying your Medicare Part B Premium).

Income includes money that you receive through retirement benefits from Social Security, Railroad Retirement, the Federal government, or other sources; benefits you receive for a disability or as a Veteran; and any other sources you would report for tax purposes.

You cannot get \$600 from Medicare to help with your prescriptions if you receive prescription drug coverage from any of the following:

- TRICARE for Life
- Federal Employees Health Benefit Plan
- An employer group health plan or other health insurance coverage (other than a Medicare supplemental policy).

Your savings and other assets are not considered for the \$600 assistance.

Who is the Maine Preferred Drug Card Sponsor?

The name of the card is **Rx Savings Access™**. The Rx Savings Access card is sponsored by McKesson Health Solutions.

Can I opt out of automatic enrollment and select a different Medicare-approved Drug Discount Card?

Yes, you can choose among the other Medicare-approved drug discount cards available in Maine. However, if you do so, you will need to keep track of your prescription drug expenses. Your DEL benefits will be suspended until you are able to verify that you have spent \$600 out-of-pocket for prescription drugs or through transitional assistance from another card sponsor.

Note: If you opted out of automatic enrollment with DHHS, Medicare will automatically enroll you in a card in October 2004. To get the \$600 credit, follow the instructions sent to you to activate the card. You can use this card effective November 1, 2004.

What will I do with my DEL member card?

McKesson Health Solutions will mail you an Rx Savings Access™ card. You will use this card for your \$600 assistance on your prescription drug purchases. Then, after you use the \$600 assistance, you will use your DEL card again. If you lose your Rx Savings Access™ or DEL card, call DEL Member Services at 1-866-796-2463 (TTY 1-800-423-4331).

How do I use the \$600 to pay for prescriptions?

The pharmacy will work with the card sponsor and the Department of Health and Human Services to keep track of your prescription drug expenses. The expenses will be applied to your discount card until the \$600 is used up in 2004 and again in 2005. Each time you fill a covered prescription you will have to pay 5% or 10% of the cost, depending on your income. The pharmacy will subtract the rest of the prescription cost from the \$600 on your card. You cannot use the \$600 to buy benzodiazepines, over-the-counter drugs and drugs used for cosmetic purposes.

What happens when my \$600 runs out?

When you have used all of your \$600, you will continue to get your DEL benefits to save money on your prescriptions.

MAINECARE (Medicaid)

How Do I Find Out If I Am Eligible for MaineCare?

MaineCare (Medicaid) helps eligible low-income persons with their medical costs. If you are eligible for MaineCare, your prescription drugs will be covered except for a small co-payment that you pay the pharmacy for each prescription. In 2004, you may be eligible for MaineCare if you are:

- An individual with a gross monthly income under \$851* and assets under \$2000**; or
- A couple with a gross monthly income under \$1,141* and assets under \$3,000**.

**Effective March 2004. Amounts change every year.*

*** MaineCare excludes up to \$8,000 of savings for an individual and \$12,000 for a household of 2 or more, and a 2nd vehicle in certain situations.*

Call your local Department of Health and Human Services Regional Office and ask to have an application mailed to you. Your local Area Agency on Aging also has MaineCare applications and can help you fill one out.

If your income and assets are slightly over the limits, it is still a good idea to fill out an application. Even if you are not eligible for full MaineCare benefits, you may be eligible for other types of MaineCare assistance:

Savings for Medicare Beneficiaries

If you have Medicare and your monthly income is less than \$1,123 for an individual or \$1,506 for a couple, you may be eligible for savings of \$800 or more a year. MaineCare may help to pay your Medicare Part B premium, deductibles and coinsurance. For more information call your local Area Agency on Aging at 1-877-353-3771 or Legal Services for the Elderly at 1-800-750-5353.

Income amounts for the Medicare Savings Programs are for 2004. Amounts change each year.

MaineCare for Children (Cub Care)

Children can receive the medical services they need through MaineCare. Covered services include regular check-ups and immunizations, school and sports physicals, prescription drugs, dental care, vision and hearing testing, hospital visits and more. The cost of MaineCare is based on family size and income. There is no cost for some families. Other families will pay a monthly premium ranging from \$5 - \$30.

Health Insurance for the Working Disabled

MaineCare has a program that allows individuals with a disability to earn more and keep MaineCare. In the past, people lost their MaineCare if they earned too much. Now people with disabilities can work and keep MaineCare. Depending on income, there may be a small premium of no more than \$20 per month. For more information, call your local Department of Health and Human Services office.

The Eligibility Specialist at the Department of Health and Human Services will help you get any assistance for which you are eligible. You can also call your local Area Agency on Aging or Legal Services for the Elderly to find out more about MaineCare eligibility.

LOW COST DRUGS FOR THE ELDERLY AND DISABLED

Who can get help from the Low Cost Drugs for the Elderly and Disabled Program (DEL or Low Cost Drug)?

Maine residents who are age 62 and older; or 19+ years old and disabled; **AND** meet the income guidelines.

What are the income guidelines for 2004?

One person in household -- \$1,436 per month

Two people in household -- \$1,926 per month

OR

If you spend at least 40% of your yearly income on prescription drugs, your income limit will be 25% higher.

Which prescription drugs are covered? Do I have to pay part of the costs?

The program will pay 80% of the cost of generic drugs on the Preferred Drug List. (See notes below.) You will pay 20% of the cost plus \$2.00.

It will also pay 80% of the cost of drugs on the Preferred Drug List needed for the treatment of:

- diabetes
- heart disease
- high blood pressure
- arthritis
- chronic lung disease (including emphysema and asthma)
- anticoagulation
- glaucoma
- high cholesterol
- osteoporosis
- thyroid disease
- incontinence
- Parkinson's disease
- Multiple Sclerosis
- Lou Gehrig's disease (ALS)

You will pay 20% of the cost plus \$2.00. There may be a small discount for other medications not covered above.

If you pay more than \$1,000 out-of-pocket for prescription drugs in a year, the Low Cost Drug Program will pay 80% of the cost of additional drugs for that year. You will pay 20% of the cost plus \$2.00.

Where do I apply and get help to fill out the form?

Contact your local Department of Health and Human Services office or call 1-866-796-2463 (text telephone 1-800-423-4331).

Note:

- Eligibility for the Low Cost Drug Program is based on income. Assets (such as savings or property you own) do not affect your eligibility.
- For more information about the Preferred Drug List contact DEL Member Services at 1-866-796-2463 (TTY 1-800-423-4331).

- Many drugs are covered, but some drugs require 'prior approval' before the prescription can be filled. Your doctor or pharmacist can tell you more about this and will help you get prior approval if it is needed.
- The Medicaid Estate Recovery Law does not apply to this benefit.
- If you have another prescription drug coverage plan, you must use that plan's coverage first. Some restrictions apply. For more information, contact the Bureau of Medical Services at 1-800-321-5557.

MAINE RX PLUS

Who is eligible for the Maine Rx Plus program?

You are eligible for the Maine Rx Plus program if you live in Maine and meet the income guidelines. There are no age or asset criteria.

What are the income guidelines?

The guidelines are based on family size. For 2004 the monthly income cannot be more than:

Family size	Maximum monthly income
1	\$2716
2	\$3643
3	\$4571
4	\$5498

You may also be eligible if your out-of-pocket expenses are more than 5% of your household income; or if your out-of-pocket medical expenses are more than 15% of your household income.

What is the benefit of the Maine Rx Plus Program?

The benefit is a discount on all drugs listed on the MaineCare Preferred Drug List. You cannot get a discount on any drugs that are not on this list.

How much will I save?

You may get discounts of 15% to 60% off the retail prices. The greatest discounts are for generic drugs.

Where do I apply? Who can I call for help with the application?

Apply at the Department of Health and Human Services office nearest you. The Eligibility Specialists at DHHS will help you. You can also get an application and help to fill it out from your local area agency on aging.

COMMUNITY HEALTH CENTERS

Community health centers provide medical services to people on a sliding fee scale. The clinics do not have their own prescription drug program, but they may be able to give you samples of the medication. Most clinics will help you enroll in the patient assistance programs of the drug companies.

DRUG COMPANY PATIENT ASSISTANCE PROGRAMS

Many drug companies have special programs to help people who cannot afford the cost of their brand name prescription drugs. If it is hard for you to pay for your drugs, ask your doctor for help to get your drugs directly from the drug companies.

These programs vary and many companies do not cover generic drugs.

Who is eligible?

Anyone can apply for this program; you do not have to be elderly or disabled. Each company has its own requirements. Most companies require that:

- You have no insurance that covers outpatient prescription drugs;
- You do not qualify for a government assistance program for prescription drugs, like MaineCare, and
- Your income must be within certain income limits.

How do I apply?

The application process for each company is different. Usually your doctor completes and sends in the application form.

How will I get my medications?

The drug company will send a supply of the medication to your doctor. Usually it will be a 90-day supply. You will have to pick up the medication at your doctor's office.

How long will I be able to get help?

Most companies do not have time limits and will continue to send you the medications as long as you are eligible for the program. You will need to check with the companies to find out if they have time limits.

Who do I contact for more information?

Talk to your doctor or contact your local Area Agency on Aging for more information about these programs.

FREE CLINICS

Free clinics offer free primary care services to people with a low income or who have no insurance or are under-insured. Each clinic has its own eligibility guidelines and may provide prescription medications. Some clinics do not offer services to people who have Medicare. Call the clinics to find out what services are available and if you are eligible. The three largest clinics are:

Biddeford Free Clinic
189 Alfred Street
Biddeford, Maine 04005.....207-282-1138

Ellsworth Free Clinic
P.O Box 5104
Ellsworth, Maine 04603.....207-667-7953

Portland Street Clinic
15 Portland Street
Portland, Maine 04101.....207-874-8982

HIV/AIDS DRUG ASSISTANCE PROGRAM (ADAP)

People with HIV/AIDS can get assistance from the State of Maine to get HIV-related medications free of charge. ADAP is a program of the Bureau of Health's HIV/STD Division. To be eligible a person must have a household income of 300% or less of the federal poverty level and meet certain medical requirements.

People with HIV/AIDS who are not able to get all their medications through ADAP should apply directly to the drug companies for their patient assistance programs.

If you are interested in ADAP contact the Maine Bureau of Health at (207) 287-3747. You can also contact one of the HIV/AIDS organizations in the state or contact the AIDS Hotline at 1-800-851-2437.

HOSPITAL PROGRAMS

Most hospitals have assistance programs for people who have a low income and no health insurance. Services will either be free or have a copayment under a sliding fee scale. If you need help paying for hospital services or outpatient care, ask if you can fill out an application. You may still have to pay for some services, which are not covered under the program.

If medications are prescribed that you cannot afford, these programs will give you samples, when available, and help you enroll in the patient assistance programs of the drug companies.

CarePartners

CarePartners is a network of volunteer physicians, hospitals, and other providers (located in the Greater Kennebec County area, Lincoln County and the Greater Portland area) who agree to provide services to CarePartners enrollees for little or no cost.

For more information or to enroll in the CarePartners Program call: 1-877-883-1797.

INDIAN HEALTH SERVICES

A wide range of medical, dental, mental health and social services are available to the Penobscot, Passamaquoddy, Maliseet and Micmac peoples. Each group has a clinic where most primary health care services are available. Prescription drugs can also be covered under Indian Health Services programs. However, there are limits to both the medical services and prescription drug coverage. For more information about Indian Health Services in Maine, call the health center for the tribe to which you belong.

MAIL ORDER COMPANIES

There are private companies that offer discounts on prescription drugs. Some companies have mail order services. Either you or your doctor sends them the prescription. The company will mail the drugs to you at home. You pay a discounted price for the drugs and the shipping charge.

Other companies have discount programs that give you a card to use at participating pharmacies. You have to pay a fee to enroll in these programs. You will get a discount on your prescription medications. For more information contact your local Area Agency on Aging.

MILITARY RETIREE BENEFITS

TRICARE Senior Pharmacy Program

Military retirees, spouses and some former spouses or survivors are eligible for two programs provided by the Department of Defense. *TRICARE for Life* and the *TRICARE Senior Pharmacy Program* are open to individuals age 65 and older.

TRICARE for Life will pay after Medicare and pays for Medicare deductibles, copayments and some remaining medical costs.

The Senior Pharmacy Program pays prescription drug benefits for this population. There is no premium charged for this program, but beneficiaries are required to pay varying amounts of deductibles or copayments, depending on where they obtain their medications and whether or not they are generic or brand name.

To be eligible for the Senior Pharmacy Program, you must be a retiree, dependent or survivor who is Medicare eligible. If you turned 65 before April 1, 2001, you are eligible to use the retail and mail order pharmacy benefit without being enrolled in Medicare Part B. If you turned 65 on or after April 1, 2001, you will need to be enrolled in Medicare Part B in order to use the pharmacy benefit.

For more information and complete eligibility requirements for the TRICARE for Life and TRICARE Senior Pharmacy Program, contact Sierra Military Health Services (the Northeast Regional Contractor) toll free at 1-888-999-5195.

VETERANS BENEFITS

Outpatient pharmacy services are provided free to: (1) veterans receiving medication for treatment of service-connected conditions; (2) veterans rated with 50% or more service-connected disability; and (3) veterans whose annual income does not exceed the maximum VA pension. If you are a veteran, call the Veterans Administration (207-623-8411 ext. 5300). You can also get more information from veterans groups such as the AMVETS, VFW or the American Legion.

Nonservice-connected veterans and veterans with a service-connection rated less than 50% receiving medications on an outpatient basis from VA facilities for the treatment of nonservice-connected ailments are charged \$7 for each 30-day supply.

CHAMPVA for Life

CHAMPVA for Life (CFL) is a healthcare benefits program for people over the age of 65 who are dependents of veterans, survivors of veterans or survivors of persons who died in the line of duty. CFL covers most healthcare services and supplies that are medically and psychologically necessary. To be eligible for CFL you cannot be eligible for TRICARE/CHAMPUS.

CFL provides an outpatient prescription drug benefit. If you have other insurance that has an outpatient prescription benefit, select any pharmacy and pay for your prescription. CFL will typically pay the co-pay.

If you do not have insurance with an outpatient prescription benefit you have two options:

- Use Meds by Mail program. Prescription medication is mailed to your home and you pay nothing. This program is designed for your maintenance medication needs. Obtain a registration form from their website www.va.gov/hac
- Use a pharmacy that is part of the Medical Matrix Network. You pay your 25% cost share after the deductible is met. To find Medical Matrix pharmacies, go to the Medical Matrix website at www.medicalmatrix.com or call them at 1-800-880-1377.

For more information and complete eligibility requirements for CFL, contact them at 1-800-733-8387 or hac.inq@med.va.gov.

SECTION 2 - AGENCY CONTACTS

AREA AGENCIES ON AGING

Aroostook Agency on Aging

(Aroostook County)

33 Davis Street, PO Box 1288

Presque Isle, ME 04769.....1-800-439-1789

V/TTY207-764-3396

Eastern Agency on Aging

(Hancock, Penobscot, Piscataquis and Washington Counties)

450 Essex Street

Bangor, ME 04401-9810.....1-800-432-7812

V/TTY207-941-2865

SeniorsPlus

(Androscoggin, Franklin and Oxford Counties)

8 Falcon Road, PO Box 659

Lewiston, ME 042431-800-427-1241

Local/Out-of-State.....207-795-4010

TTY207-795-7232

Senior Spectrum

(Knox, Lincoln, Waldo, Somerset, Sagadahoc and Kennebec Counties, Brunswick and Harpswell)

One Weston Court, PO Box 2589

Augusta, ME 04338-25891-800-639-1553

Local207-622-9212

TTY1-800-464-8703

Southern Maine Agency on Aging

(Cumberland and York Counties)

136 U.S. Route 1

Scarborough, ME 040471-800-427-7411

Local207-396-6500

TTY207-883-0532

All Area Agencies on Aging can be reached by calling this toll free number: 1-877-ELDERS1 (1-877-353-3771)

BUREAU OF ELDER AND ADULT SERVICES

Toll Free Nationwide1-800-262-2232
Local207-287-9200
TTY 207-287-9234 OR 1-888-720-1925

COMMUNITY ACTION PROGRAMS

Some Community Action Programs have staff and volunteers who are trained to help with filling out applications for prescription drug assistance programs. Call or visit the one near you to find out if this service is available.

Aroostook County Action Program, Inc.

444 Main Street, PO Box 1116
Presque Isle, ME 04769207-764-3721
Toll Free1-800-432-7881

Coastal Community Action Program

43 Park Street, PO Box 808
Rockland, Maine 04841207-596-0361

Coastal Economic Development

39 Andrews Road
Bath, Maine 04530207-442-7963
Toll Free1-800-221-2221

Community Concepts

PO Box 278 (Market Square)
South Paris, Maine 04281207-743-7716
Toll Free1-800-866-5588

Kennebec Valley Community Action Program

101 Water Street, PO Box 1529
Waterville, Maine 04901207-873-2122

219 Cony Road, RR#7, Box 1103
Augusta, Maine 04330207-622-4761

26 Mary Street
Skowhegan, Maine 04976
Local/Out-of-State.....207-474-8487
Toll Free1-800-542-8227

Penquis Community Action Program

262 Harlow Street, PO Box 1162
Bangor, Maine 04401.....207-973-3500

Peoples Regional Opportunity Program

510 Cumberland Avenue
Portland, Maine 04101.....207-874-1140
Toll Free1-800-698-4959

Waldo County Committee for Social Action

175 High Street, PO Box 130
Belfast, Maine 04915207-338-6809
Toll Free1-800-498-3025

Washington-Hancock Community Agency

PO Box 280
Corner of Main and Maple Streets
Milbridge, Maine 04658.....207-546-7544
Toll Free (9-11AM).....1-800-828-7544

Western Maine Community Action, Inc.

Church Street, PO Box 200
East Wilton, Maine 04234207-645-3764

York County Community Action Corporation

11 Cottage Street, PO Box 72
Sanford, Maine 04073.....207-324-5762

COMMUNITY HEALTH CENTERS

Aroostook Valley Health Center

PO Box 130

Ashland, Maine 04732 207-435-6341

FAX 207-435-2003

Arthur Jewell Community Health Center

PO Box 159

Brooks, Maine 04921 207-722-3488

FAX 207-722-3183

Belgrade Regional Health Center

2 School Street

Belgrade Lakes, ME 04918..... 207-495-3323

FAX 207-495-3353

Bethel Family Health Center

PO Box 1367

Bethel, Maine 04217 207-824-2193

FAX 207-824-3005

Toll Free 1-800-287-2292

Bingham Area Health Center

PO Box 746

Bingham, Maine 04920 207-672-4187

FAX 207-672-3641

Bucksport Regional Health Center

PO Box 447

Bucksport, Maine 04416 207-469-7371

FAX 207-469-7306

Toll Free 1-800-453-3819

DFD Russell Medical Center

180 Church Hill Road

Leeds, Maine 04263 207-524-3501

FAX 207-524-2093

Donald Walker Health Center

PO Box 287

Belfast, Maine 04915 207-589-4509

FAX 207-589-3104

East Grand Health Center

PO Box 44

Danforth, Maine 04424 207-448-2347

FAX 207-448-2313

Eastport Health Care

30 Boynton Street

Eastport, Maine 04631 207-853-6001

FAX 207-853-6180

Toll Free 1-800-219-0061

Fish River Rural Health Systems

Eagle Lake

PO Box 309

Eagle Lake, Maine 04739 207-444-5384

FAX 207-444-5520

Fish River Rural Health Systems

194 E. Main Street

Fort Kent, Maine 04743 207-834-3971

FAX 207-834-3837

Harrington Family Health Center

PO Box 82

Harrington, Maine 04643 207-483-4502

FAX 207-483-4778

HealthReach Community Health Center

PO Box 1568

Waterville, Maine 04903 207-873-1127

FAX 207-873-2059

Isleboro Health Center

PO Box 137

Isleboro, Maine 04048 207-734-2213

FAX 207-734-8392

Kathadin Valley Health Center

PO Box 500

Patten, Maine 04765 207-528-2285

FAX 207-528-2595

Mt. Abram Regional Health Center

25 Depot Street

Kingfield, Maine 04947 207-265-4555

FAX 207-265-5004

Lovejoy Health Center

7 School Street Suite #1

Albion, Maine 04910 207-437-9388

FAX 207-437-2557

Madison Area Health Center

PO Box 200

Madison, Maine 04950 207-696-3992

FAX 207-696-3974

Indian Township

PO Box 97

Princeton, Maine 04668 207-796-2322 FAX 207-796-2422

Penobscot Nation Health Department

5 River Road

Old Town, Maine 04468 207-827-6101 FAX 207-827-5022

Pleasant Point Health Center

PO Box 351

Perry, Maine 04667 207-853-0644 FAX 207-853-6230

Rangeley Region Health Center

PO Box 569

Rangeley, Maine 04970 207-864-3303 FAX 207-864-2969

Regional Medical Health Center at Lubec

RR #2 Box 380

Lubec, Maine 04652 207-733-5541 FAX 207-733-2847

Richmond Area Health Center

24 Gardiner Street

Richmond, Maine 04357 207-737-4359 FAX 207-737-4412

Rural Health Centers of Maine Migrant Health Program

188 Whitten Road

Augusta, Maine 04330 207-622-9252 FAX 207-626-7612

Sacopee Valley Health Center

70 Main Street

Porter, Maine 04068 207-625-8126 FAX 207-625-7820

Sheepscot Valley Health Center

PO Box 207

Coopers Mills, Maine 04341 207-549-7581 FAX 207-549-3439

St. Croix Regional Family Health Center

136 Mill Street

Princeton, Maine 04668 207-796-5503 FAX 207-796-5528

Stockton Springs Regional Health Center

PO Box 309

Stockton Springs, ME 04981.... 207-567-4000

FAX 207-567-4084

Strong Area Health Center

PO Box 189

Strong, Maine 04983..... 207-684-4010

FAX 207-684-3368

Western Maine Family Health

80 Main Street

Livermore Falls, ME 04254 207-897-4345

FAX 207-897-2321

DEPARTMENT OF HEALTH AND HUMAN SERVICES (DHHS) OFFICES

Region I

Biddeford

208 Graham Street

Biddeford, Maine 04005..... 207-286-2400

Toll Free 1-800-322-1919

Local/Out-of-State TTY 207-286-2402

Fax 207-286-2408

Portland

161 Marginal Way

Portland, Maine 04101..... 207-822-2000

Toll Free 1-800-482-7520

Local/Out-of-State TTY 207-822-2146

FAX 207-822-2310

Sanford

890 Main Street #208

Sanford, Maine 04073..... 207-490-5400

Toll Free 1-800-482-0790

Local/Out-of-State TTY 207-490-5466

FAX 207-490-5463

Region II

Augusta

(Call for street addresses and phone numbers for the program you are trying to reach.)

Augusta, Maine 04333..... 207-624-8000

Toll Free 1-800-452-1926

Local/Out-of-State TTY 207-624-8004

FAX 207-624-8074

Farmington

129 Main Street Suite # 2

Farmington, Maine 04938 207-778-8211

Toll Free 1-800-442-6382

Local/Out-of-State TTY 207-778-8239

FAX 207-778-8210

Lewiston

200 Main Street

Lewiston, Maine 04240 207-795-4300

Toll Free 1-800-482-7517

Local/Out-of-State TTY 207-795-4595

FAX 207-795-4444

Rockland

360 Old County Road

Rockland, Maine 04841 207-596-4200

Toll Free 1-800-432-7802

Local/Out-of-State TTY 207-596-4201

FAX 207-596-4235

Skowhegan

98 North Avenue, Suite 10

Skowhegan, Maine 04976 207-474-4800

Toll Free 1-800-452-4602

Local/Out-of-State TTY 207-474-4891

FAX 207-474-4888

South Paris

243 Main Street, Suite #6

South Paris, Maine 04281 207-744-1215

Toll Free 1-888-593-9775

Local/Out-of-State TTY 207-744-1224

Fax 207-743-8798

Region III

Bangor

396 Griffin Road

Bangor, Maine 04401..... 207-561-4100

Toll Free 1-800-432-7825

Local/Out-of-State TTY 207-561-4403

FAX 207-561-4122

Calais

88A South Street

Calais, Maine 04619-1108 207-454-9000

Toll Free 1-800-622-1400

Local/Out-of-State TTY 207-454-3415

FAX 207-454-9012

Caribou

14 Access Highway

Caribou, Maine 04736-9600..... 207-493-4000

Toll Free 1-800-432-7366

Local/Out-of-State TTY 207-493-4034

FAX 207-493-4001

Dover-Foxcroft

125 Summer Street

Dover-Foxcroft, Maine 04426..... 207-564-3444

Toll Free 1-800-432-1641

Local/Out-of-State TTY 207-564-0052

FAX 207-564-0064

Ellsworth

17 Eastward Lane

Ellsworth, Maine 04605..... 207-667-1600

Toll Free 1-800-432-7823

Local/Out-of-State TTY 207-667-1639

FAX 207-667-5364

Fort Kent

92 Market Street

Fort Kent, Maine 04743 207-834-7700

Toll Free 1-800-432-7340

Local/Out-of-State TTY 207-834-7702

FAX 207-834-7701

Houlton

11 High Street
Houlton, Maine 04730..... 207-532-5000
Toll Free 1-800-432-7338
Local/Out-of-State TTY 207-532-5001
FAX 207-532-7995

Machias

13 Prescott Drive
Machias, Maine 04654..... 207-255-2000
Toll Free 1-800-432-7846
Local/Out-of-State TTY 207-255-6866
FAX 207-255-2022

DRUG COMPANIES

You can ask your doctor, hospital or health center to help you get free medications from the following list of drug companies. Your health care provider can help you contact other manufacturers not listed here.

3M Pharmaceutical 1-800-328-0255
Abbott Laboratories 1-800-441-4987
Astra Zenca 1-800-355-6044
Aventis Pharmaceuticals..... 1-800-221-4025
Bayer 1-800-998-9180
Boehringer Ingelheim..... 1-800-556-8317
Bristol-Myers Squibb - Primary Products/Cardiovascular... 1-800-736-0003
Bristol-Myers Squibb - Oncology & HIV 1-800-437-0994
Dupont 1-800-474-2762
Dura Pharmaceuticals..... 1-888-859-8583
Forest Pharmaceuticals 1-800-851-0758
Glaxo Wellcome..... 1-800-722-9294
Lilly Cares..... 1-800-545-5979

Merck & Company	1-800-994-2111
Novartis Pharmaceuticals	1-800-277-2254
Parke-Davis	1-800-223-0432
Pfizer	1-800-646-4455
Pharmacia & Upjohn	1-800-242-7014
Roche Labs	1-800-285-4484
SmithKline Beecham.....	1-800-546-0420
Takeda Pharmaceuticals	1-877-825-3327
Wyeth-Ayerst Laboratories	1-800-282-7704

HIV/AIDS SERVICE ORGANIZATIONS

AIDS Lodging House

PO Box 3820

Portland, Maine 04104.....207-874-1000

The AIDS Project

615 Congress Street

PO Box 5305

Portland, Maine 04101.....207-774-6877

Coastal AIDS Network

PO Box 956

Belfast, Maine 04915207-338-1427

Dayspring AIDS Support Services

One Weston Court

Augusta, Maine 04330207-621-6201

Downeast AIDS Network

25 A Pine Street

Ellsworth, Maine 04605.....207-667-3506

Toll Free 1-800-669-0893

5A Water Street

Machias, Maine 04654.....207-255-5849

Toll Free 1-888-991-7400

Eastern Maine AIDS Network

88 Exchange Street

PO Box 2038

Bangor, Maine 04401.....207-990-3626

Peabody House

14 Orchard Street

Portland, Maine 04102.....207-774-6281

Saint Mary's Regional Health Center

Campus Avenue

Lewiston, Maine 04240207-777-8507

INDIAN HEALTH SERVICES

Penobscot Indian Health Services

Local/Out-of-State.....207-827-6101

Toll Free 1-800-736-6226

Maliseet Health Center.....207-532-2240

Toll Free 1-800-640-2266

Micmac Family Clinic.....207-764-7219

Toll Free 1-800-750-1972

Pleasant Point Health Center

Local/Out-of-State.....207-853-0711

Indian Township Health Center

Local/Out-of-State.....207-796-2321

INTERNET RESOURCES

Bureau of Elder & Adult Services www.maine.gov/dhs/beas
Centers for Medicare and Medicaid Services www.medicare.gov
CHAMPVA for Life www.va.gov/hac
Legal Services for the Elderly www.mainelse.org
Maine Department of Health and Human Services www.maine.gov/dhs
NeedyMeds www.needymeds.com
Northeast Region TRICARE Contractor www.tricare.osd.mil
Pharmaceutical Manufacturers Association www.phrma.org
Veterans Administration www.va.gov

LEGAL SERVICES FOR THE ELDERLY

Legal Services for the Elderly (LSE) provides free legal services state-wide to people age 60 and older and Health Insurance counseling to all Medicare beneficiaries. They provide a hotline staffed by attorneys.

For more information call: V/TTY 1-800-750-5353

VETERANS SERVICES

Togus Patient Advocate

Veterans Administration Center and Hospital
Augusta, Maine 04330 207-623-8411(Ext. 5300)

For more information, call or write:

Division of Veterans Services

Camp Keyes
#117 State House Station
Augusta, Maine 04333 207-626-4464
Toll Free 1-800-345-0116

SECTION 3 – CONSUMER TIPS

CONSUMER BUYING TIPS

When you fill a prescription, remember...

- If you have a low income you may be eligible for savings through the Low Cost Drugs for the Elderly and Disabled (DEL) program. Call your Area Agency on Aging at 1-877-353-3771 for help to apply for prescription drug assistance.
- Always ask about generics.
- Ask your doctor for samples.
- Before you fill your prescription: Tell the pharmacist if you have drug coverage through Medigap (Medicare supplemental insurance), or other private insurance. Ask the pharmacist: How much it will cost? Does the Low Cost Drugs for the Elderly and Disabled apply? Are there generics? Are there any senior discounts?
- There can be a big difference in the price of medications. It's good to shop around and compare prices at different pharmacies.
- If you "shop around" for the best price, be sure the pharmacist knows all the drugs you are taking, including over-the-counter ones.
- If you find a lower price, talk to your regular pharmacist. They may be willing to match the price offered by another pharmacy.
- It is OK to get less than the full prescription. You may want to see how well the drug works or check for allergic reactions before investing in a large order. Or, you may not be able to afford to buy the whole amount at one time. Ask your physician for a four or five day supply, or tell the pharmacist how much you want. Pharmacists can give you less of the medication than what is requested in the prescription.
- Ask if there is a less costly way to fill the prescription. Sometimes the cost of a 40 mg, 20 mg, or 10 mg tablet is exactly the same. The pharmacist may be able to help you save by, for example, cutting a 40 mg tablet in half for the consumer who has a 20 mg dose.

- If you are a Veteran, be sure to contact the Veterans Administration to see if you can get your prescriptions through the VA.
- Medicare-eligible military retirees who are enrolled in TRICARE Senior Pharmacy Program will have prescriptions costs covered by the program. However, you will be responsible for an annual deductible and cost share.

PERSONAL DRUG PRICING SURVEY

Find out if you are getting the best prices for the drugs you take.

Below is a form to help you do a prescription drug pricing survey for the medicines you take.

Tips:

- ❑ Be sure to compare like dosages and quantities.
- ❑ Show the results of your survey to your usual pharmacist. He/she may be able to match a competitor's prices.
- ❑ Consider other services a pharmacy provides such as delivery of medicine to your home.
- ❑ If you decide to shop around for the best price, be sure each pharmacist you buy medicine from knows all the medicine you take, including prescriptions and over the counter ones such as vitamins, Tylenol, etc.

Note: BEAS does not encourage you to skip among different pharmacies to get the "best" price on a particular drug. It is usually wise for you to purchase all your medications from the same pharmacy. If you do choose to take advantage of a particular cost saving at a different drug store, you are strongly urged to let both pharmacists know the names of all the drugs you are taking.

Personal Drug Pricing Survey

Write down the name, strength, and quantity of the medications you are taking. Record how much they cost at the pharmacy you purchased them in column one. Call two other local pharmacies to find out their prices and record those figures in columns 2 and 3.

Drug/Strength/(Quantity)	Your Pharmacy	ABC Pharmacy	XYZ Pharmacy
Atenolol 50 mg (60)	6.95	11.69	15.28
Coumadin 5 mg (30)	27.81	23.72	27.81
TOTAL:	\$34.76	\$35.41	\$43.09

Personal Drug Pricing Survey for: _____

Drug/Strength/(Quantity)	Pharmacy 1	Pharmacy 2	Pharmacy 3
TOTAL:			

UNDERSTANDING YOUR PRESCRIPTIONS

Adapted from Talking With Your Doctor: A Guide For Older People. National Institute on Aging/National Institutes of Health. September 2000.

When your doctor writes you a prescription, it is important that you are able to read and understand the directions for taking the medication. Often doctors or pharmacists use abbreviations that may not be familiar. The following are a list of some of these abbreviations and what they mean.

a.c.	<i>before meals</i>	p.o.	<i>by mouth</i>
b.i.d.	<i>Twice a day</i>	p.r.n	<i>as needed</i>
ea	<i>Each</i>	q.d.	<i>every day</i>
h.s.	<i>at bedtime</i>	q.i.d.	<i>four times a day</i>
p.c.	<i>After meals</i>	t.i.d.	<i>three times a day</i>

Remember to ask your doctor or pharmacist if you have questions about your medications or how you should take them.

Some questions to ask include:

- *What is the name of the medicine, and why am I taking it?*
- *What are the common side effects for this medication?*
- *How long will it take to work?*
- *How will I know if this medicine is working?*
- *What should I do if I miss a dose?*
- *Are there foods, other drugs (including over-the-counter medications), or activities I should avoid while taking this medicine?*
- *When should I take it? Should I take it with, before or after meals?*

FOCUS ON MEDICATIONS: HELPFUL HINTS

Adapted and reprinted with permission from the Northeast Health Care Quality Foundation (Medicare Quality Improvement Organization).

Do you or a family member have trouble seeing, reading or understanding how to take medication? Here are some tips that might help.

- To start, read the label. It will tell you when and how to take it, how to store it, and what side effects to look for (such as drowsiness).
- Keep your medication in its original container, remove the cotton from the top of a pill bottle as it may hold moisture and keep the cap on. The container is made to protect your medicine, but should not be stored near a window or left in a car for long periods of time. Some medications are very sensitive to light, heat and moisture which may cause them to be ineffective.
- Keep a list of all your medications with the time of dose and kind of pill. Give copies to your doctors, a family member, also keep a copy in your pocketbook or wallet, and at home.
- Carry a card in your wallet that lists the names of any medications you are allergic to.
- Marking the top of each bottle with a colored dot can help you recognize different medications and/or different times to take medications. Weekly or daily pill planners are also useful.
- Shoeboxes are ideal for keeping your pill bottles together in one place. It's an easy way for you to take your medications with you when you go to the doctor.
- Because some medicines should not be taken together, make sure all your doctors know about all of your medications, including over-the-counter medications.

- Review your medications with your doctor once a year. Check for duplications, proper doses, medications you no longer need, and outdated medications. Flush outdated pills down the toilet.
- Don't stop taking a medication for any length of time without consulting your doctor.
- If the pills look different when you get a refill, ask the pharmacist why. You can help prevent a medication error.
- Let your doctor know if you have any questions or are having problems with a medication (side effects or allergic reaction) or remembering how or when to take a medication.
- Don't share your medications or take medications prescribed to others.
- Never take medications from a package with signs of tampering, damage or imperfections.
- All medications should be kept out of the reach of children and animals.

MEDICATION RECORD

It's a good idea to keep a list of all the medicines you take. Use this chart and include both prescription and over-the-counter (OTC) drugs like Tylenol, aspirin and vitamins. Keep the chart current by erasing or crossing out the ones you no longer take. Be sure to mark any changes in the amount you take and the times of day you take it.

Medication Record for: _____

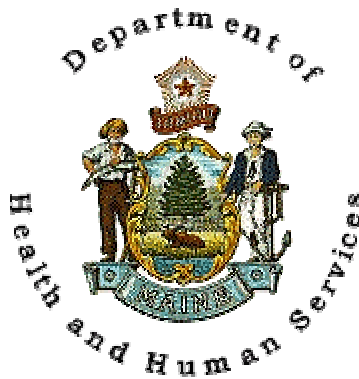
Example

Atenolol	June 16, 2004	50mg	2 times/day	High Blood Pressure	McDaniel
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Name of Medicine	Date Started	Strength/Dosage	When Taken	Reason for taking	Doctor

For more information about this program and other services to help older people in Maine, call:

Bureau of Elder and Adult Services
1-800-262-2232 (toll-free, nationwide)
1-888-720-1925 (TTY toll-free, statewide)
www.maine.gov/dhs/beas



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(207) 287-3488 voice
(207) 287-4479 TTY

This information is available in alternate formats upon request.

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